

Current Borrower: Russell S. Loveless
Client Loan Number: 0002442994
B&H File Number: 234307
VA/FHA/PMI Number: 1682202865
Loan Type: FHA
Property Address: 7680 Southaven Circle W, Southaven, MS 38671

3/27/06 2:49:29
PK 2.437 PG 393
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTION OF TRUSTEE

WHEREAS, on December 28, 1988, Gary D. Rimmer and wife, Christina M. Rimmer, executed a deed of trust to Delta Title Company, Trustee for the benefit of National Mortgage Company, which deed of trust is recorded in Deed of Trust Book 459 at Page 372 in the office of the Chancery Clerk of the County of Desoto, State of Mississippi pertaining to the following described property situated in said County and State, to-wit:

SEE ATTACHED EXHIBIT "A"

WHEREAS, the indebtedness secured by the aforementioned deed of trust was assumed by Russell S. Loveless and wife, Lora E. Loveless, by instrument dated January 31, 1992, and recorded in Book 242 at Page 207 of the records of the aforesaid Chancery Clerk; and

WHEREAS, the aforesaid deed of trust was assigned to EMC Mortgage Corporation by instrument dated September 21, 2001, and recorded in Book 2429 at Page 554 of the records of the aforesaid Chancery Clerk; and

WHEREAS, under the terms of said deed of trust, the beneficiary or any subsequent holder of the note secured by said deed of trust is authorized and empowered to appoint and substitute another trustee in the place and stead of the trustee named therein, at any time by writing duly signed and acknowledged and recorded in the County in which the premises are located; and

WHEREAS, said EMC MORTGAGE CORPORATION, is the holder of the note secured by the aforesaid deed of trust and now desires to substitute Cole D. Patton or Zachary A. Copp or James L. DeLoach, of Dallas, Texas in the place and stead of the said original trustee named in the original deed of trust or any subsequently appointed substitute trustee; and

NOW THEREFORE, EMC MORTGAGE CORPORATION, does hereby appoint and substitute Cole D. Patton or Zachary A. Copp or James L. DeLoach, as Trustee in said deed of trust in the place and stead of the said original trustee or any subsequently appoint substitute trustee.

WITNESS THE SIGNATURE of EMC MORTGAGE CORPORATION, acting by and through its
duly authorized officer, this the 23rd day of March, 2006.

EMC MORTGAGE CORPORATION
Mary Jacque Thompson
Mary Jacque Thompson
Assistant Vice President

STATE OF TEXAS)
) ACKNOWLEDGMENT
COUNTY OF DALLAS)

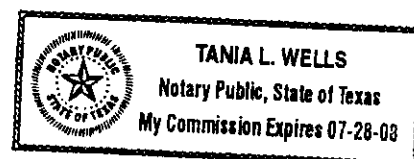
PERSONALLY appeared before me, the undersigned authority in and for the County and State of
aforesaid, Mary Jacque Thompson, known to me to be the Assistant Vice President, who acknowledged to
and before me that he/she executed the foregoing instrument in writing on the day and year therein
mentioned, for and on behalf of the said corporation, after having been the first duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the 23rd day of March,
2006.

Tania L. Wells
Notary Public

My Commission Expires:

THIS DOCUMENT PREPARED BY:
Kortney R. Gurnell
Butler & Hosch, P.A.
13800 Montfort Drive, Suite 155
Dallas, Texas 75240
Telephone No.: (972) 233-2500



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EXHIBIT "A"

LOT 2979, SECTION "N", SOUTHAVEN WEST SUBDIVISION, IN SECTION 26, TOWNSHIP 1 SOUTH, RANGE 8 WEST, AS PER PLAT THEREOF OF RECORD IN PLAT BOOK 5, AT PAGES 8 & 9, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID LOT. AS PER SURVEY BY SMITH ENGINEERING CO., INC., DATED DECEMBER 21, 1988.

Also known as 7680 Southaven Circle W, Southaven, MS 38671